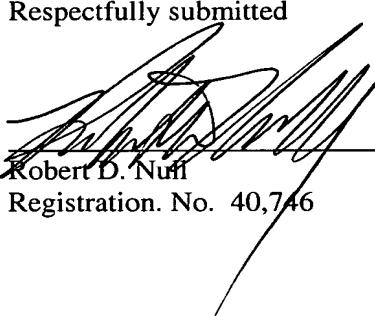


REMARKS

During the Examiner's Interview conducted April 9, 2003, the Examiner indicated that the prior art rejection of then-pending claim 5 would be re-considered if Applicant submitted a final version of claim 5 rewritten in independent form. Applicant submits that the amended version of claim 1 submitted herein is identical to the combination of the version of claim 5 submitted in the November 19, 2002 response to the first Office Action and original claim 1 (from which claim 5 depended), except that three occurrences of the phrase "first predictor factor" have been changed to the phrase "first predictive factor." This change is necessary to provide antecedent basis for the later occurring phrase "said first predictive factor" and to improve the clarity of the claim. This, Applicant respectfully submits, does not raise new issues that require further searching. Accordingly, Applicant respectfully requests that the Examiner reconsider the prior art rejection as indicated in the Interview Summary mailed April 14, 2003.

Respectfully submitted



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